

ILLINOIS DEPARTMENT OF INSURANCE

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 4-15-05 +6.5

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability-Private <u>Passenger Commercial</u>	831,615	+4.4%
2. Automobile Physical Damage <u>Private Passenger Commercial</u>	752,644	-5.3%
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other _____		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: See attached Actuarial Memorandum

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): See cover Letter

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new rates.

Allied Property & Casualty Insurance Company
Name of Company

Steve Merchant - Filing Specialist
Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate
revision effective July 4, 2005

(1) <u>Coverage</u>		(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1.	Automobile Liability *** Private Passenger		
	Commercial	274,446	+17.5%
2.	Automobile Physical Damage Private Passenger		
	Commercial	185,878	+17.6%
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
<u>Line of Insurance</u>			

Does filing only apply to certain territory (territories) or certain
classes? If so, specify: No

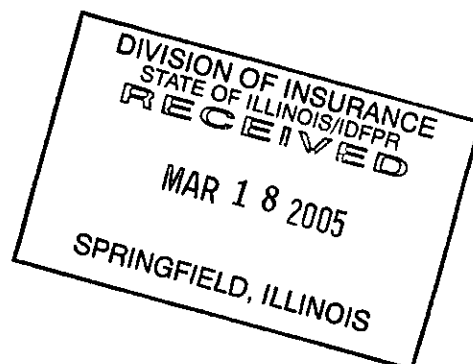
Brief description of filing. (If filing follows rates of an advisory
organization, specify organization): This filing revises our company Loss cost multipliers and
company exceptions to ISO.

* Adjusted to reflect all prior rate changes. Written premium for policies effective in 12 months ending in June 30, 2004.

** Change in Company's premium level which will
result from application of new rates.

*** Includes UM data.

Indemnity Company
H29219D



Allstate Indemnity Company

Name of Company

Gay C. Smith
State Filing Director
Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate
revision effective July 4, 2005

	(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1.	Automobile Liability *** Private Passenger		
	Commercial	<u>5,749,028</u>	<u>+15.4%</u>
2.	Automobile Physical Damage Private Passenger		
	Commercial	<u>3,541,498</u>	<u>+14.8%</u>
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	<u>Line of Insurance</u>		

Does filing only apply to certain territory (territories) or certain
classes? If so, specify: No

Brief description of filing. (If filing follows rates of an advisory
organization, specify organization): This filing revises our base rates, rating plans, and rates/rules pages.

* Adjusted to reflect all prior rate changes. Written premium for policies effective in 12 months ending in June 30, 2004.

** Change in Company's premium level which will
result from application of new rates.

*** Includes UM data.

H29219D



Allstate Insurance Company

Name of Company

Gary L. ...
State Filing Director
Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate
revision effective 7/1/2005

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial	<u>1,528,525</u>	<u>-20.2%</u>
2. Automobile Physical Damage		
Private Passenger		
Commercial	<u>1,303,832</u>	<u>0.0%</u>
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
<u>Line of Insurance</u>		<u>(total = -10.9%)</u>

Does filing only apply to certain territory (territories) or certain classes?
If so, specify: N/A

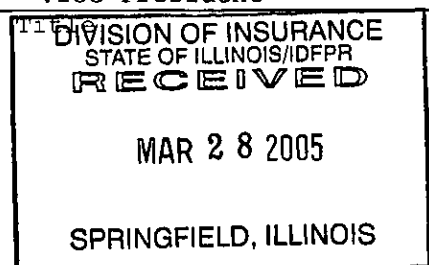
Brief description of filing. (If filing follows rates of an advisory
organization, specify organization): We are filing to adopt current ISO loss
costs and revise our VFIS-specific deviations for Commercial Automobile.

- * Adjusted to reflect all prior rate changes.
** Change in Company's premium level which will
result from application of new rates.

American Alternative Insurance Corporation
Name of Company

Stephen J. Corbett - Vice President
Official -

H29219D



SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective July 1, 2005

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial	\$852,063	+5.0%
2. Automobile Physical Damage		
Private Passenger		
Commercial	\$208,646	+3.2%
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

N/A

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Adoption of revised loss costs and rules adjusted by our revised loss cost multipliers.

Commercial Auto

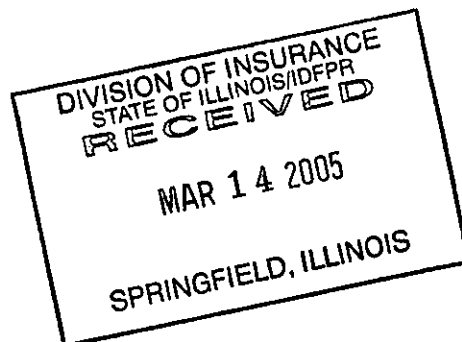
* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will result from application of new rates.

American Hardware Mutual Ins. Co
Name of Company

Michael Wiseman, FCAS, Treasurer
Official - Title

H29219D



SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective
July 15, 2005

1	2	3
<u>Coverage</u>	<u>Annual Premium Volume (Illinois)*</u>	<u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial	<u>\$388,705</u>	<u>-7.7%</u>
2. Automobile Physical Damage		
Private Passenger		
Commercial	<u>\$141,414</u>	<u>-19.5%</u>
3. Liability Other Than Auto	<u> </u>	<u> </u>
4. Burglary and Theft	<u> </u>	<u> </u>
5. Glass	<u> </u>	<u> </u>
6. Fidelity	<u> </u>	<u> </u>
7. Surety	<u> </u>	<u> </u>
8. Boiler and Machinery	<u> </u>	<u> </u>
9. Fire	<u> </u>	<u> </u>
10. Extended Coverage	<u> </u>	<u> </u>
11. Inland Marine	<u> </u>	<u> </u>
12. Homeowners	<u> </u>	<u> </u>
13. Commercial Multi-Peril	<u> </u>	<u> </u>
14. Crop Hail	<u> </u>	<u> </u>
15. Workers Compensation	<u> </u>	<u> </u>

Does filing only apply to certain territory (territories) or certain classes? If so, specify:
No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Filing to adopt ISO Loss Costs (CA-2004-BRLA1 and CA-2004-RUMLC) and Rules (CA-04-OUM1, CA-04-OR
and CA-04-RMERU); revising our Loss Cost Multipliers. We are also revising our Schedule Rating from +/-25
to +/-40% and lower premium threshold eligibility to \$500.

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will
result from application of new rates.

Citizens Insurance Company of America

Name of Company

FEIN 38-0421730

Judith E. Rider, Senior Pricing Analyst

Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective
July 15, 2005

1	2	3
<u>Coverage</u>	<u>Annual Premium Volume (Illinois)*</u>	<u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial	<u>\$241,591</u>	<u>+0.3%</u>
2. Automobile Physical Damage		
Private Passenger		
Commercial	<u>\$91,007</u>	<u>-11.1%</u>
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Workers Compensation		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:
No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Filing to adopt ISO Loss Costs (CA-2004-BRLA1 and CA-2004-RUMLC) and Rules (CA-04-OUM1, CA-04-OR and CA-04-RMERU); revising our Loss Cost Multipliers. We are also revising our Schedule Rating from +/-25 to +/-40% and lower premium threshold eligibility to \$500.

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will
result from application of new rates.

Citizens Insurance Company of Illinois

Name of Company

FEIN 36-4123481

Judith E. Rider, Senior Pricing Analyst

Official - Title

SUMMARY SHEETChange in Company's premium or rate level produced by rate revision effective 04-01-05

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger	\$354,540	Less than 1%
Commercial	\$1,718,980	Less than 1%
2. Automobile Physical Damage		
Private Passenger	\$287,969	0%
Commercial	\$748,585	0%
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Garage Liability	\$53,161	0%
Garage Phys Dmg	\$49,893	0%
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

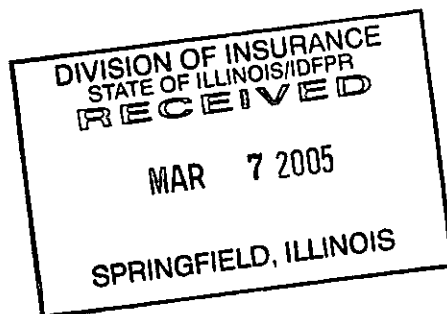
Yes, applicable to Hired and Non-Owned Autos

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Rule/Rate Revision to Rules 89 & 90.

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will result from application of new rates.


Frankenmuth Mutual Insurance Co.
 Name of Company

Alice F. Jaruzel, AIS
Commercial Analyst
 Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective
July 15, 2005

1	2	3
<u>Coverage</u>	<u>Annual Premium Volume (Illinois)*</u>	<u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial	\$892,883	-0.1%
2. Automobile Physical Damage Private Passenger Commercial	\$299,785	-9.9%
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Workers Compensation		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:
 No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
 Filing to adopt ISO Loss Costs (CA-2004-BRLA1 and CA-2004-RUMLC) and Rules (CA-04-OUM1, CA-04-ORU1 and CA-04-RMERU); revising our Loss Cost Multipliers. We are also revising our Schedule Rating from +/-25% to +/-40% and lower premium threshold eligibility to \$500.

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will
 result from application of new rates.

Hanover Insurance Company

Name of Company

FEIN 13-5129825

Judith E. Rider, Senior Pricing Analyst

Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective
July 15, 2005

1	2	3
<u>Coverage</u>	<u>Annual Premium Volume (Illinois)*</u>	<u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial	\$1,234,793	+1.2%
2. Automobile Physical Damage		
Private Passenger		
Commercial	\$386,547	-10.6%
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Workers Compensation		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:
No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Filing to adopt ISO Loss Costs (CA-2004-BRLA1 and CA-2004-RUMLC) and Rules (CA-04-OUM1, CA-04-OR and CA-04-RMERU); revising our Loss Cost Multipliers. We are also revising our Schedule Rating from +/-25% to +/-40% and lower premium threshold eligibility to \$500.

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will
result from application of new rates.

Massachusetts Bay Insurance Company

Name of Company

FEIN 04-2217600

Judith E. Rider, Senior Pricing Analyst

Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate
revision effective 3-1-05.

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial	<u>40,667,243</u>	<u>+14%</u>
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
<u>Line of Insurance</u>		

Does filing only apply to certain territory (territories) or certain classes?
If so, specify: n/a

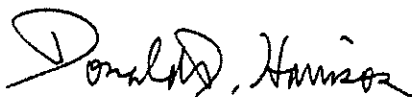
Brief description of filing. (If filing follows rates of an advisory organization, specify organization): The only revision to the material being submitted is a 14% increase in the "Standard Rate" for all three eligibility classifications for the "Casual Labor Only Policy Rates" reflected on page two.

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will result from application of new rates.

TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.

Name of Company



Donald Harrison - Compliance Analyst

Official - Title